

Serial #: 09/551,238
In reply to Office action mailed: 11/4/2004
page 8 of 10

Remarks

1. Introduction

Claims 1-27 are pending in the application. Independent claims 1, 11 and 20, and dependent claims 2 and 12 have been amended for clarification and are fully supported by the specification. Dependent claim 27 has been newly added and is also fully supported by the specification. No other new matter has been added to the prosecution of this application. For at least the reasons stated below, Applicants assert that the pending claims are allowable, and request the issuance of a notice of allowance.

2. The Amendments to the Independent Claims

The independent claims have been amended to now claim subject matter shown in figures 10 and 11, and discussed in the specification on page 26. The dependent claims 2, 12 and 27 claim additional limitations to the subject matter from page 26 and figures 10 and 11. The amended claims are now directed to the particularly useful organization of the user interface that is presented to the customer of a banking web site. A garden metaphor is used to present what is traditionally a bland, strictly-business set of activities to the customer.

The independent claims now recite that the customer who desires to create a new account accesses "a banking web site that is organized and presented to the customer using a garden metaphor". The dependent claims now recite that such a garden metaphor is implemented by grouping the various activities available on the web site such that "a first set of activities for the customer is presented in the user interface as a planting section, a second set of activities for the customer is presented in the user interface as a growing section, and a third set of activities for the customer is presented in the user interface as a harvesting section".

Serial #: 09/551,238
In reply to Office action mailed: 11/4/2004
page 9 of 10

Figure 10 illustrates that banking activities can be organized into groups, including a "planting group" 1010, a "growing group" 1012 and a "harvesting group" 1014. For example, when a customer opens a new account, the customer is in effect "planting a new seed" at the garden/bank and thus account opening activities are located in the "planting group" of the web site. Figure 11 shows one embodiment of how the garden metaphor may be presented in the user interface. Here, each region is assigned a tab. Thus, there is a plant tab 1010, a grow tab 1012 and a harvest tab 1014. By organizing the banking features using a garden metaphor, the content is more user-friendly and fun. In addition, the banking features may be easier to access by the customer as the metaphor is easy to grasp and remember. For example, a customer quickly realizes that opening a new account should be found under planting rather than growing or harvesting.

3. 35 U.S.C. § 103 Rejections

The claims have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Weiss (US Patent 6,354,490), and further in view of Nishimura (Japan Patent JP404195256A) and/or Atkins (US Patent 5,864,828). None of these three references (alone or in combination) teach or suggest presenting web site content to customers using a garden metaphor. Therefore, Applicants request that the 35 U.S.C. § 103(a) rejections be withdrawn.

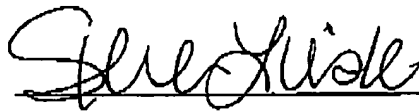
4. Conclusion

All rejections having been addressed, Applicants submit that all pending claims are in condition for allowance. Applicants respectfully requests reconsideration of the rejected claims and that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach

Serial #: 09/551,238
In reply to Office action mailed: 11/4/2004
page 10 of 10

the undersigned at 612-607-7508. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-369201).

Respectfully submitted,



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